

FORECLOSURE

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by Joshuaelyne Roberts and Lucienne Johnson to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Angel Oak Home Loans, LLC, its successors and assigns, dated November 5, 2018, recorded in Deed Book 56243, Page 131, Gwinnett County, Georgia Records, as last transferred to Specialized Loan Servicing LLC by assignment recorded in Deed Book 60021, Page 379, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of TWO HUNDRED SEVENTEEN THOUSAND TWO HUNDRED EIGHTY AND 0/100 DOLLARS (\$217,280.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in September, 2022, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice pursuant to O.C.G.A. § 13-1-11 having been given).

Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any matters of record including, but not limited to, those superior to the Security Deed first set out above. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned.

Specialized Loan Servicing LLC is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is Specialized Loan Servicing LLC, 6200 S. Quebec St, Suite 300, Greenwood Village, CO 80111, 800-306-6059.

Note, however, that such entity is not required by law to negotiate, amend or modify the terms of the loan.

To the best knowledge and belief of the undersigned, the party in possession of the property is Joshuaelyne Roberts and Lucienne Johnson or a tenant or tenants and said property is more commonly known as **2285 Village Centre Dr., Loganville, Georgia 30052**. Should a conflict arise between the property address and the legal description the legal description will control.

The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed.

Specialized Loan Servicing LLC as Attorney in Fact for Joshuaelyne Roberts and Lucienne Johnson

McCalla Raymer Leibert Pierce, LLC
1544 Old Alabama Road
Roswell, GA 30076
www.foreclosurehotline.net
EXHIBIT A

All that tract or parcel of land lying and being in Land Lot 34 of the 6th District, Gwinnett County, Georgia, being Lot 10, Block A, Fall Creek Subdivision, Unit 1, as per plat recorded in Plat Book 83, Page 159, Gwinnett County, Georgia Records, which recorded plat is incorporated herein by reference and made a part of this description.

MR/meh 9/6/22
Our file no. 22-07742GA - FT7
950-77841 8/10 17 24 31 2022

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by Ginieria Harris to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Willamette Valley Bank, its successors and assigns, dated June 7, 2019, recorded in Deed Book 56553, Page 677, Gwinnett County, Georgia Records, as last transferred to Guild Mortgage Company LLC by assignment recorded in Deed Book 60021, Page 367, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED EIGHTY-ONE THOUSAND SIX HUNDRED FORTY-NINE AND 0/100 DOLLARS (\$181,649.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in September, 2022, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice pursuant to O.C.G.A. § 13-1-11 having been given).

Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any matters of record including, but not limited to, those superior to the Security Deed first set out above. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned.

FORECLOSURE

subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any matters of record including, but not limited to, those superior to the Security Deed first set out above. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned.

Guild Mortgage Company LLC is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is Guild Mortgage Company LLC, PO BOX 85304, San Diego, CA 92186, 800-365-4441.

Note, however, that such entity is not required by law to negotiate, amend or modify the terms of the loan.

To the best knowledge and belief of the undersigned, the party in possession of the property is Ginieria Harris or a tenant or tenants and said property is more commonly known as **3206 Millgate Ct., Buford, Georgia 30519**. Should a conflict arise between the property address and the legal description the legal description will control.

The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed.

Guild Mortgage Company LLC as Attorney in Fact for Ginieria Harris

McCalla Raymer Leibert Pierce, LLC
1544 Old Alabama Road
Roswell, GA 30076
www.foreclosurehotline.net
EXHIBIT A

All that tract or parcel of land lying and being in Land Lot 178, 7th District, Gwinnett County, Georgia, being Lot 21, Milliport Crossing, Phase 1, as per plat recorded in Plat Book 90, Pages 161-162, Gwinnett County, Georgia Records, which recorded plat is incorporated herein by reference and made a part of this description.

MR/ca 9/6/22
Our file no. 22-07910GA - FT7
950-76532 7/27 8/3 10 17 24 31 2022

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by Jason Ahern and Tracy Ahern to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Countrywide Bank, FSB, its successors and assigns, dated December 14, 2007, recorded in Deed Book 48512, Page 656, Gwinnett County, Georgia Records, as last transferred to U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust by assignment recorded in Deed Book 60073, Page 544, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of THREE HUNDRED SIXTY-TWO THOUSAND AND 0/100 DOLLARS (\$362,000.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in September, 2022, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice pursuant to O.C.G.A. § 13-1-11 having been given).

Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any matters of record including, but not limited to, those superior to the Security Deed first set out above. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned.

Guild Mortgage Company LLC as Attorney in Fact for Jason Ahern and Tracy Ahern

McCalla Raymer Leibert Pierce, LLC
1544 Old Alabama Road
Roswell, GA 30076
www.foreclosurehotline.net
EXHIBIT A

All that tract or parcel of land lying and being in Land Lot 281 of the 6th District, Gwinnett County, Georgia, being Blgd. 23, Unit B, of Autumn Trace Subdivision, as described and recorded in Deed Book 20, Page 300, Gwinnett County, Georgia Records, which plat is incorporated herein by reference and made a part of this description. Being known as 6658 September Eve, Norcross, Georgia 30092.

Should a conflict arise between the property address and the legal description the legal description will control.

The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed.

U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is Selene Finance, 3501 Olympus Boulevard, 5th Floor, Suite 500, Dallas, TX 75019, 7136252034.

Note, however, that such entity is not required by law to negotiate, amend or modify the terms of the loan.

To the best knowledge and belief of the undersigned, the party in possession of the property is Tracy Ahern or a tenant or tenants and said property is more commonly known as **4742 Moon Chase Dr., Buford, Georgia 30519**. Should a conflict arise between the property address and the legal description the legal description will control.

FORECLOSURE

Pierce, LLC
1544 Old Alabama Road
Roswell, GA 30076
www.foreclosurehotline.net
EXHIBIT A

All that tract or parcel of land lying and being in Land Lot 2 of the 1st District, Gwinnett County, Georgia, being Lot 75, Block A, Summerhaven fka Caralluma, Unit 1, as per plat recorded in Plat Book 112, Pages 11-12, Gwinnett County Records, said plat being incorporated herein by reference.

MR/ca 9/6/22
Our file no. 22-08042GA - FT8
950-77129 8/10 17 24 31 2022

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by Raiford Hodges, III to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for SunTrust Mortgage, Inc., its successors and assigns, dated November 17, 2009, recorded in Deed Book 49844, Page 237, Gwinnett County, Georgia Records, as last transferred to Trust Bank by assignment recorded in Deed Book 59907, Page 691, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of FORTY-SEVEN THOUSAND 0/100 DOLLARS (\$47,130.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in September, 2022, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice pursuant to O.C.G.A. § 13-1-11 having been given).

Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any matters of record including, but not limited to, those superior to the Security Deed first set out above. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned.

Trust Bank, successor by merger to SunTrust Bank is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is Trust Bank, 11 Millport Circle, Greenville, SC 29607, 800-827-3722.

Note, however, that such entity is not required by law to negotiate, amend or modify the terms of the loan.

To the best knowledge and belief of the undersigned, the party in possession of the property is Raiford Hodges, III or a tenant or tenants and said property is more commonly known as **6658 September Eve, Norcross, Georgia 30092**. Should a conflict arise between the property address and the legal description the legal description will control.

The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed.

Trust Bank, successor by merger to SunTrust Bank as Attorney in Fact for Raiford Hodges, III

McCalla Raymer Leibert Pierce, LLC
1544 Old Alabama Road
Roswell, GA 30076
www.foreclosurehotline.net
EXHIBIT A

All that tract or parcel of land lying and being in Land Lot 281 of the 6th District, Gwinnett County, Georgia, being Blgd. 23, Unit B, of Autumn Trace Subdivision, as described and recorded in Plat Book 20, Page 300, Gwinnett County, Georgia Records, which plat is incorporated herein by reference and made a part of this description. Being known as 6658 September Eve, Norcross, Georgia 30092.

Should a conflict arise between the property address and the legal description the legal description will control.

The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed.

U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is Selene Finance, 3501 Olympus Boulevard, 5th Floor, Suite 500, Dallas, TX 75019, 7136252034.

Note, however, that such entity is not required by law to negotiate, amend or modify the terms of the loan.

To the best knowledge and belief of the undersigned, the party in possession of the property is Tracy Ahern or a tenant or tenants and said property is more commonly known as **4742 Moon Chase Dr., Buford, Georgia 30519**. Should a conflict arise between the property address and the legal description the legal description will control.

ure to pay the indebtedness as when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice pursuant to O.C.G.A. § 13-1-11 having been given).

Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any matters of record including, but not limited to, those superior to the Security Deed first set out above. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned.

Wells Fargo Bank, N.A. is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is Wells Fargo Bank, N.A., PO Box 10335, Des Moines, IA 50306, 1-800-416-1472.

Note, however, that such entity is not required by law to negotiate, amend or modify the terms of the loan.

To the best knowledge and belief of the undersigned, the party in possession of the property is Roland Lyles a/k/a Roland M. Lyles and Estate of Roland Lyles or a tenant or tenants and said property is more commonly known as **3256 Sarah Lou Dr., Snellville, Georgia 30076**. Should a conflict arise between the property address and the legal description the legal description will control.

The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed.

Wells Fargo Bank, N.A. as Attorney in Fact for Roland Lyles a/k/a Roland M. Lyles

McCalla Raymer Leibert Pierce, LLC
1544 Old Alabama Road
Roswell, GA 30076
www.foreclosurehotline.net
Auction services provided by Auction.com (www.auction.com)
EXHIBIT A

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 51 OF THE 6TH DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING LOT 10, BLOCK A, UNIT TWO, MURRELL ESTATES SUBDIVISION, AS PER PLAT RECORDED IN PLAT BOOK 31, PAGE 34, GWINNETT COUNTY RECORDS, SAID PLAT BEING INCORPORATED HEREIN AND MADE A PART HEREOF BY THIS REFERENCE, AND BEING KNOWN AS 3254-3256 SARAH LOU DRIVE, SNELLVILLE, GA 30078 ACCORDING TO THE PRESENT SYSTEM OF RECORDS.

THIS IS THE SAME PROPERTY THAT WAS CONVEYED TO FEDERAL NATIONAL MORTGAGE ASSOCIATION BY SPECIAL WARRANTY DEED DATED APRIL 6, 2010, FILED APRIL 27, 2010, AND RECORDED AT DEED BOOK 50043, PAGE 0302, GWINNETT COUNTY RECORDS.

THE CURRENT TAX PARCEL I.D. NUMBER IS: R605125
MR/ca 9/6/22
Our file no. 22-08211GA - FT5
950-74355 6/29 7/6 13 20 27 8/10 17 24 31 2022

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by Jermaine D Van Holten and Natasha D Van Holten to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Watermark Financial Partners, Inc., its successors and assigns, dated August 24, 2004, recorded in Deed Book 39746, Page 277, Gwinnett County, Georgia Records and as modified by that certain Loan Modification Agreement recorded in Deed Book 56619, Page 483, Gwinnett County, Georgia Records, as last transferred to PNC Bank, National Association by assignment recorded in Deed Book 51245, Page 387, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED FORTY-SEVEN THOUSAND EIGHT HUNDRED TWENTY-NINE AND 0/100 DOLLARS (\$147,829.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in September, 2022, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice pursuant to O.C.G.A. § 13-1-11 having been given).

Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any matters of record including, but not limited to, those superior to the Security Deed first set out above. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned.

PNC Bank, National Association is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2.

FORECLOSURE

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is PNC Bank, N.A., 3232 Newmark Drive, Mishawaka, OH 45342, 800-523-8654.

Note, however, that such entity is not required by law to negotiate, amend or modify the terms of the loan.

To the best knowledge and belief of the undersigned, the party in possession of the property is Natasha D Van Holten or a tenant or tenants and said property is more commonly known as **4578 James Wade Drive, Snellville, Georgia 30039**. Should a conflict arise between the property address and the legal description the legal description will control.

The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed.

PNC Bank, National Association as Attorney in Fact for Jermaine D Van Holten and Natasha D Van Holten

McCalla Raymer Leibert Pierce, LLC
1544 Old Alabama Road
Roswell, GA 30076
www.foreclosurehotline.net
EXHIBIT A

All that tract or parcel of land lying and being in Land Lot 347 of the 4th Land District, Gwinnett County, Georgia, being known and designated as Lot 26, Block A, Unit One, Medlock Ridge Subdivision, as per plat subdivision recorded in Plat Book 85, Page 123, Gwinnett County, Georgia records, which plat is incorporated herein by reference and made a part hereof.

Being the same property conveyed to Jermaine D. Van Holten and Natasha D. Thomas by deed from Medlock Ridge Subdivision, recorded on 08/09/2001 in Deed Book 24112 Page 53, the Office of the Clerk of the Superior Court of Gwinnett County, Georgia.

MR/ca 9/6/22
Our file no. 22-08234GA - FT1
950-78073 8/10 17 24 31 2022

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by Pam N'Diaye and Abdoulaye N'Diaye to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for BancMortgage, a division of National Bank of Commerce, its successors and assigns, dated November 8, 2004, recorded in Deed Book 40728, Page 153, Gwinnett County, Georgia Records, as last transferred to MidFirst Bank by assignment recorded in Deed Book 49725, Page 783, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED NINETY-TWO THOUSAND FOUR HUNDRED AND 0/100 DOLLARS (\$192,400.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in September, 2022, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice pursuant to O.C.G.A. § 13-1-11 having been given).

Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any matters of record including, but not limited to, those superior to the Security Deed first set out above. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned.

MATRIX FINANCIAL SERVICES CORP is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is Chad Hayhurst or a tenant or tenants and said property is more commonly known as **505 Middleton Place, Grayson, Georgia 30037**. Should a conflict arise between the property address and the legal description the legal description will control.

The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed.

MATRIX FINANCIAL SERVICES CORP as Attorney in Fact for Chad Hayhurst

McCalla Raymer Leibert Pierce, LLC
1544 Old Alabama Road
Roswell, GA 30076
www.foreclosurehotline.net
EXHIBIT A

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 155 OF THE 5TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 38, BLOCK B, MIDDLETON SUBDIVISION, UNIT TWO, AS PER PLAT RECORDED IN PLAT BOOK 88, PAGE 147, GWINNETT COUNTY, GEORGIA RECORDS, WHICH RECORDED PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART OF THIS DESCRIPTION.

MR/meh 9/6/22
Our file no. 22-08388GA - FT18
950-77579 8/10 17 24 31 2022

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by Omar K Smith to Navy Federal Credit Union, dated July 16, 2018, recorded in Deed Book 56026, Page 550, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of FOUR HUNDRED TEN THOUSAND SEVEN HUNDRED EIGHTEEN AND 0/100 DOLLARS (\$40,718.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in September, 2022, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice pursuant to O.C.G.A. § 13-1-11 having been given).

Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any matters of record including, but not limited to, those superior to the Security Deed first set out above. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned.

Amers Bank, successor by merger to Fidelity Bank dba Fidelity Bank Mortgage as Attorney in Fact for Pam N'Diaye and Abdoulaye N'Diaye

FORECLOSURE

OF THIS DESCRIPTION.
MR/meh 9/6/22
Our file no. 22-08254GA - FT17
950-76140 7/27 8/3 10 17 24 31 2022

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by Chad Hayhurst to Mortgage Electronic